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February 3, 2004

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For itself and as successor by merger to OHSL
Financial Corp. and Oak Hills Savings & Loan
Company, F.A.
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Cincinnati, Ohio 45202

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Mailstop 860A
Cincinnati, Ohio 45202

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Mr. William R. Hillebrand
2224 Flomar Court
Cincinnati, Ohio 45233

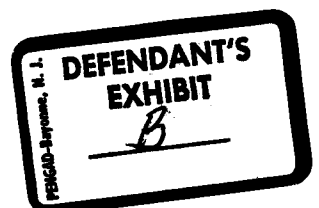
Mr. Thomas D. Grote, Jr.
c/o James R. Whitaker, Esq.
600 Provident Tower
One East Fourth Street
Mailstop 860A
Cincinnati, Ohio 45202

Mr. Kenneth L. Hanauer
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Cincinnati, Ohio 45248



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Mr. Howard H. Zoellner
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Mr. Norbert G. Brinker
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Cincinnati, Ohio 45248

Mr. Philip R. Meyers
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Mr. Joseph A. Pedoto
c/o James R. Whitaker, Esq.
600 Provident Tower
One East Fourth Street
Mailstop 860A
Cincinnati, Ohio 45202

Re: Thiemann, et al. v. OHSL, et al.

Dear Clients:

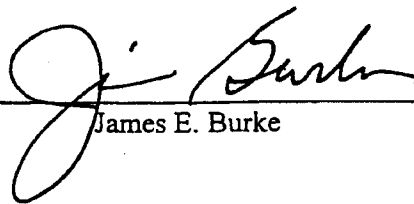
I write to discuss with you and obtain your consent to another issue regarding counsel for the Provident and OHSL Defendants in this case.

I would appreciate it if you would sign the enclosed copy of this letter indicating that you consent to David Greer taking over as trial counsel for you and return it to me in the enclosed, self-addressed, stamped envelope.

Best personal regards,

KEATING, MUETHING & KLEKAMP, P.L.L.

By: _____

A handwritten signature in black ink, appearing to read "J. E. Burke", written over a horizontal line.

James E. Burke

JEB:jl
Enclosure

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I consent to the substitution of trial counsel under the circumstances described above.

PROVIDENT FINANCIAL GROUP, INC.,
For itself and as successor by merger to
OHSL Financial Corp. and Oak Hills Savings
& Loan Company, F.A.

By: James R. Whitaker
JAMES R. WHITAKER
VICE PRESIDENT AND
THE PROVIDENT BANK GENERAL COUNSEL

By: James R. Whitaker
JAMES R. WHITAKER
EXECUTIVE VICE PRESIDENT AND
THE BOARD OF DIRECTORS OF GENERAL COUNSEL
PROVIDENT FINANCIAL GROUP, INC.

By: _____

Norbert G. Brinker

Christopher J. Carey

Jack M. Cook

February 3, 2004

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By: _____

THE PROVIDENT BANK

By: _____

THE BOARD OF DIRECTORS OF
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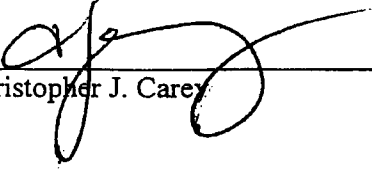
THE PROVIDENT BANK

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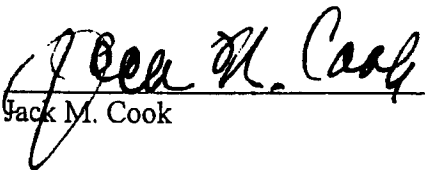
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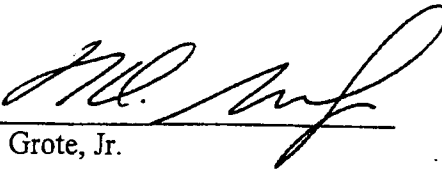
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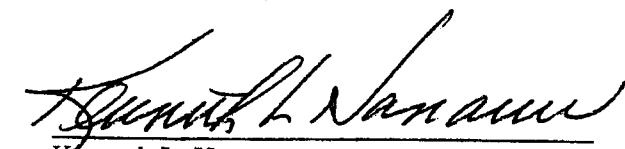
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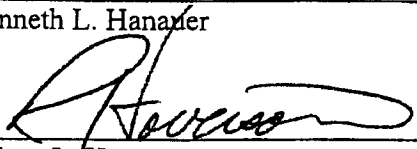
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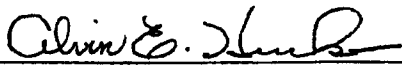
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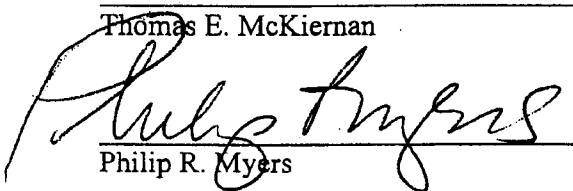
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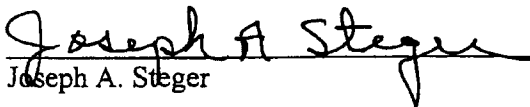
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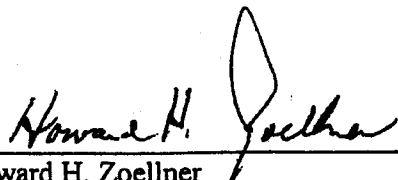
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Howard H. Zoellner